

Form B18 (Official Form 18)(12/07)

United States Bankruptcy Court

Western District of Missouri

Case No. 08-40678-abf7

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Hiawatha Maria Lowry
aka Hiawatha Maria Windsor
807 Oak Ridge St.
Kearney, MO 64060

Last four digits of Social-Security or other Individual Taxpayer-Identification No(s)(if any):

xxx-xx-2682

Employer's Tax -Identification No(s).(EIN) [if any]:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section

727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 6/4/08

Arthur B. Federman
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

Imaged Certificate of Service
CERTIFICATE OF SERVICE

District/off: 0866-4
Case: 08-40678

User: admin
Form ID: b18

Page 1 of 1
Total Served: 27

Date Rcvd: Jun 05, 2008

The following entities were served by first class mail on Jun 07, 2008.

db +Hiawatha Maria Lowry, 807 Oak Ridge St., Kearney, MO 64060-7545
tr +Janice E. Stanton, 104 W. 9th Street - Suite 303, Kansas City, MO 64105-1718
smg Missouri Department of Revenue, General Counsel's Office, PO Box 475,
Jefferson City, MO 65105-0475
12448182 AT&T Mobility, P.O. Box 650553, Dallas, TX 75265-0553
12448181 +American Family Insurance, PO Box 1603, St. Joseph, MO 64502-1603
12448183 Bank of America VISA, P.O. Box 15726, Wilmington, DE 19886-5726
12448185 Chase Manhattan Mortgage, P.O. Box 78116, Phoenix, AZ 85062-8116
12448187 +Debt One Financial Solutions, 3605 Long Beach Blvd, Suite 416, Long Beach, CA 90807-4026
12448188 Dell Preferred Acct., PO Box 6403, Carol Stream, IL 60197-6403
12448189 Dish Network, ER Solutions Inc., Dept. 0063, Palatine, IL 60055-0063
12448190 +Embarq, PO Box 660068, Dallas, TX 75266-0068
12462272 Ford Motor Credit Company LLC, Drawer 55-953, P.O. Box 55000, Detroit, MI 48225-0953
12448193 +GMAC Mortgage, PO Box 9001719, Louisville, KY 40290-1719
12448192 +General Revenue Corp., 8320 Craig Street, Indianapolis, IN 46250-3593
12448194 +HFC, P.O. Box 5223, Carol Stream, IL 60197-5223
12448197 +HSBC Card Services, PO Box 5241, Carol Stream, IL 60197-5241
12448195 Home Depot Credit SVCS, P.O. Box 6028, The Lakes, NV 88901-6028
12448198 LTD Commodities LLC, ABC Distributing, P.O. Box 296, Northbrook, IL 60065-0296
12448199 Sallie Mae, P.O. Box P533, Wilkes Barre, PA 18773-9533
12448201 Time Warner Cable, P.O. Box 2599, Omaha, NE 68103-2599

The following entities were served by electronic transmission on Jun 05, 2008.

tr +EDI: QJESTANTON.COM Jun 05 2008 19:28:00 Janice E. Stanton, 104 W. 9th Street - Suite 303,
Kansas City, MO 64105-1718
12448183 EDI: BANKAMER2.COM Jun 05 2008 19:28:00 Bank of America VISA, P.O. Box 15726,
Wilmington, DE 19886-5726
12448184 EDI: CAPITALONE.COM Jun 05 2008 19:28:00 Capitol One, PO Box 6000, Seattle, WA 98190-6000
12448186 EDI: RCSFNBMARIN.COM Jun 05 2008 19:28:00 Credit One Bank, PO Box 80015,
Los Angeles, CA 90080-0015
12448191 EDI: FORD.COM Jun 05 2008 19:28:00 Ford Credit, PO Box 152271, Irving, TX 75015-2271
12448196 EDI: HFC.COM Jun 05 2008 19:28:00 HSBC Card Services, PO Box 5222,
Carol Stream, IL 60197-5222
12448200 EDI: WTRRNBANK.COM Jun 05 2008 19:28:00 Target National Bank, P.O. Box 59231,
Minneapolis, MN 55459-0231
12448202 E-mail/Text: WCCEBMB@WIN.ML.COM Wilshire Credit, P.O. Box 7195,
Pasadena, CA 91109-7195
12506749 E-mail/Text: WCCEBMB@WIN.ML.COM Wilshire Credit Corporation,
PO Box 1650, Portland, OR 97207-1650

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Ford Motor Credit Company LLC, a Delaware Limited
cr Wells Fargo Bank, N.A. A National Bank National As
aty* +Janice E. Stanton, 104 W. 9th Street - Suite 303, Kansas City, MO 64105-1718
cr* +Wilshire Credit, PO Box 1650, Portland, OR 97207-1650

TOTALS: 2, * 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2008

Signature:

